Electronic Acknowledgement Receipt						
EFS ID:	3687588					
Application Number:	09802481					
International Application Number:						
Confirmation Number:	Customized credit offer strategy based on terms specified by an applicant					
Title of Invention:						
First Named Inventor/Applicant Name:	Paul Willard					
Customer Number:	32914  Marc A. Hubbard/Pam Kerr					
Filer:						
Filer Authorized By:	Marc A. Hubbard					
Attorney Docket Number:	132538-1014					
Receipt Date:	28-JUL-2008					
Filing Date:	09-MAR-2001					
Time Stamp:	16:20:25					
Application Type:	Utility under 35 USC 111(a)					
Payment information:						
Submitted with Payment	no					

l	Submitted with Payment	no	

# File Listing:

i ile Listii	, Listing.						
Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)		
1	1 Applicant summary of interview with examiner	nterview with 132538-1014rsptointerviews ummary.pdf	70869	no	2		
'			db07dd1d0119c0f0aecfe558f1e3aad6d dd52374				
Warninge:							

## Warnings:

Information:

This Acknowledgement Receipt evidences receipt on the noted date by the USPTO of the indicated documents, characterized by the applicant, and including page counts, where applicable. It serves as evidence of receipt similar to a Post Card. as described in MPEP 503.

### New Applications Under 35 U.S.C. 111

If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

### National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt, in due course.

### New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.